### Case 17-29356 Doc 1 Filed 09/29/17 Entered 09/29/17 17:08:12 Desc Main Document Page 1 of 42

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this a amended filing

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spo	use Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Maria First name  Elena Middle name	First name  Middle name	
	Bring your picture identification to your meeting with the trustee.	Dominguez-Ceballos Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix	(Sr., Jr., II, III)
2.	All other names you hav	re		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3459		

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Debtor 1 Maria Elena Dominguez-Ceballos

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.  Business name(s)
	doing business as names	Business name(s)	Dusilless Hallie(s)
		EINs	EINs
5.	Where you live		If Debtor 2 lives at a different address:
		5118 S. Talman Ave.	
		Chicago, IL 60632 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook	
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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Debtor 1 Maria Elena Dominguez-Ceballos

Case number (if known)

Par	Tell the Court About	Your B	Bankruptcy Ca	ise			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required</i> If page 1 and check the approp	by 11 U.S.C. § 342(b) for Individuals	s Filing for Bankruptcy
	choosing to file under	■ Chapter 7					
		□с	hapter 11				
		_	hapter 12				
			hapter 13				
8.	How you will pay the fee		about how yo	ou may pay. Туր attorney is sub	pically, if you are paying the fe	heck with the clerk's office in your lo e yourself, you may pay with cash, c pehalf, your attorney may pay with a	ashier's check, or money
						option, sign and attach the Application	n for Individuals to Pay
			Ū		<i>t</i> s (Official Form 103A). <b>aived</b> (You may request this or	otion only if you are filing for Chapte	r 7. By law, a judge may.
		_	but is not req applies to you	uired to, waive ur family size a	your fee, and may do so only ind you are unable to pay the fe	f your income is less than 150% of the in installments). If you choose this official Form 103B) and file it with you	he official poverty line that soption, you must fill out
9.	Have you filed for bankruptcy within the last 8 years?	■ No					
		、	District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy cases pending or being	■ No	0				
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	□ Ye	98.				
			Debtor	-		Relationship to you	
			District		When	Case number, if kn	own
			Debtor			Relationship to you	
			District		When	Case number, if kn	own
11.	Do you rent your residence?	■ No	Go to I	ine 12.			
		□ Ye	es. Has yo	our landlord obt	ained an eviction judgment aga	ainst you and do you want to stay in	your residence?
				No. Go to line	12.		
				Yes. Fill out Ir. bankruptcy pe		ion Judgment Against You (Form 10	1A) and file it with this

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Debtor 1 Maria Elena Dominguez-Ceballos

Case number (if known)

ar	Report About Any Bu	sinesses	You Own	as a Sole Proprietor
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.
		☐ Yes.	Name	and location of business
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	e of business, if any
	If you have more than one sole proprietorship, use a		Numb	er, Street, City, State & ZIP Code
	separate sheet and attach it to this petition.		Check	k the appropriate box to describe your business:
				Health Care Business (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as defined in 11 U.S.C. § 101(53A))
				Commodity Broker (as defined in 11 U.S.C. § 101(6))
				None of the above
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadlines	s. If you in is, cash-flo	der Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate idicate that you are a small business debtor, you must attach your most recent balance sheet, statement of ow statement, and federal income tax return or if any of these documents do not exist, follow the procedure 1)(B).
	For a definition of small	■ No.	I am n	not filing under Chapter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fi Code.	iling under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am fi	iling under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.
ar	t 4: Report if You Own or	Have Any	Hazardo	ous Property or Any Property That Needs Immediate Attention
14.	Do you own or have any	■ No.		
	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is t	the hazard?
	public health or safety? Or do you own any			
	property that needs immediate attention?			diate attention is why is it needed?
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?
	-			Number, Street, City, State & Zip Code

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Debtor 1 Maria Elena Dominguez-Ceballos

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### □ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Debtor 1 Maria Elena Dominguez-Ceballos Document Page 6 of 42 Case number (if known)

Par	6: Answer These Questi	ons for Re	porting Purposes				
16.	What kind of debts do you have?		Are your debts primarily consurindividual primarily for a personal,  ☐ No. Go to line 16b.		in 11 U.S.C. § 101(8) as "incurred by an		
			Yes. Go to line 17.				
				ess debts? Business debts are debts that not or through the operation of the busines			
			☐ No. Go to line 16c.				
			☐ Yes. Go to line 17.				
		16c.	State the type of debts you owe th	nat are not consumer debts or business d	ebts		
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go	o to line 18.			
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will		<b>—</b> 163.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?				
			No				
	be available for distribution to unsecured creditors?		☐ Yes				
18.	How many Creditors do	1-49		□ 1,000-5,000	□ 25,001-50,000		
	you estimate that you owe?	□ 50-99		<u> </u>	<u></u> 50,001-100,000		
		100-19		□ 10,001-25,000	☐ More than100,000		
		200-99					
19.	How much do you	<b>\$0 - \$5</b>	50,000	☐ \$1,000,001 - \$10 million	☐ \$500,000,001 - \$1 billion		
	estimate your assets to be worth?	<u></u> \$50,001 - \$100,000		\$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion		
			001 - \$500,000 001 - \$1 million	☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion		
20.	How much do you estimate your liabilities	\$0 - \$5		\$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion		
	to be?		01 - \$100,000	□ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million	□ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion		
			001 - \$500,000 001 - \$1 million	□ \$100,000,001 - \$500 million	☐ More than \$50 billion		
Par	7: Sign Below						
For	you	I have exa	amined this petition, and I declare u	under penalty of perjury that the informati	on provided is true and correct.		
				n aware that I may proceed, if eligible, unavailable under each chapter, and I choos			
			ney represents me and I did not pa t, I have obtained and read the noti	ay or agree to pay someone who is not ar ice required by 11 U.S.C. § 342(b).	n attorney to help me fill out this		
		I request r	relief in accordance with the chapte	er of title 11, United States Code, specifie	ed in this petition.		
			cy case can result in fines up to \$25	cealing property, or obtaining money or pu 50,000, or imprisonment for up to 20 year	roperty by fraud in connection with a s, or both. 18 U.S.C. §§ 152, 1341, 1519,		
		Maria El	ena Dominguez-Ceballos ena Dominguez-Ceballos of Debtor 1	Signature of Debtor 2			
		Executed	on <b>September 29, 2017</b>	Executed on			
			MM / DD / YYYY	MM / D	D / YYYY		

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Debtor 1 Maria Elena Dominguez-Ceballos

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Ivan Rueda	Date	September 29, 2017	
Signature of Attorney for Debtor		MM / DD / YYYY	
Ivan Rueda Printed name			
The Law Office of Ivan A. Rueda			
Firm name			
1217 N. Milwaukee Ave., 2nd Fl.			
Chicago, IL 60642			
Number, Street, City, State & ZIP Code			
Contact phone <b>773-252-9800</b>	Email address	iar321@hotmail.com	
6208524			
Bar number & State			

(	Case 17-29356	Doc 1	Filed 09/29/17  Document	Entered 09/29/17 17:08:12 Page 8 of 42	Desc Main
Fill in this inf	formation to identify y	our case:			
Debtor 1	Maria Elena D	ominguez-Co	eballos		
	First Name	Midd	le Name	Last Name	
Debtor 2					
(Spouse if, filing)	First Name	Midd	le Name	Last Name	
	Bankruptcy Court for th	ne: NORTHE	ERN DISTRICT OF ILL	INOIS	
Case number	·				
(if known)					Check if this is an amended filing
Official F	orm 106Sum	1			
Summary	y of Your Asset	ts and Lia	bilities and Ce	ertain Statistical Information	12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

. u	tt 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	358.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	358.00
Pai	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	14,448.35
	Your total liabilities	\$	14,448.35
Pai	tt 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	0.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	0.00
Pai	Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other sch	nedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal,	family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form	
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$

\$_	0.00
_	

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

	Cas	se 17-29356	Doc 1 Filed 09/29/17  Document	Entered 09/29/17 17:08:: Page 10 of 42	12 Desc Main
Fill in	this inform	ation to identify your	case and this filing:	Faue 10 01 47	
Debtor	r 1	Maria Flena Dom	ninguez-Ceballos		
Dobto.	•	First Name	Middle Name	Last Name	
Debtor (Spouse		First Name	Middle Name	Last Name	
United	l States Ban	kruptcy Court for the:	NORTHERN DISTRICT OF ILLII	NOIS	
Case r	number			_	☐ Check if this is an amended filing
Offic	sial Ear	m 106A/B			
		_	u4		
		A/B: Prop		an asset fits in more than one category, list	12/15
informa Answer	tion. If more every questi	space is needed, attach ion.		e are filing together, both are equally respo le top of any additional pages, write your na wn or Have an Interest In	
1. Do y	– ou own or ha	ave any legal or equitable	le interest in any residence, building,	, land, or similar property?	
`			, <u>,</u>		
_	o. Go to Part				
∐ Ye	es. Where is	the property?			
Part 2:	Describe Y	our Vehicles			
someor	ne else drive	es. If you lease a vehic	cle, also report it on Schedule G: E	whether they are registered or not? Indixecutory Contracts and Unexpired Lease	
S. Cars	s, valis, liu	cks, tractors, sport u	tility vehicles, motorcycles		
□N	0				
Y	es				
	_	·		Do not dodu	uct secured claims or exemptions. Put
3.1		ord	Who has an interest in th	the amount	of any secured claims on Schedule D:
		150	Debtor 1 only	Creditors W	/ho Have Claims Secured by Property.
	Year: 1 Approximate	997	Debtor 2 only  Debtor 1 and Debtor 2 only	Current val	
	Other informate		Debtor 1 and Debtor 2 o	-	erty: portion you own:
_		Kelly Blue Book ir		ors and another	
		tion if sold to a pri		unity property \$	1,081.00 \$0.00
	party \$108	81.00 vehicle belor n but it is under he	ngs (see instructions)		
	name.				
		ord 50	Who has an interest in th	the amount	uct secured claims or exemptions. Put of any secured claims on Schedule D: /ho Have Claims Secured by Property.
	Wiodoi.	988	Debtor 1 only		
	Approximate		Debtor 2 only Debtor 1 and Debtor 2 only	Current val	
	Other informate		Debtor 1 and Debtor 2 of the debt	only	orty. portion you own?
Γ		NADA GUIDES	At least one of the debt		
		etail for this vehicl	le is Check if this is comm	unity property \$	4,125.00 \$0.00

Official Form 106A/B Schedule A/B: Property page 1

 $\square$  Check if this is community property

(see instructions)

Average retail for this vehicle is \$4,125.00. Vehicle belongs to

son but is under mothers name.

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D	ebtor 1	Maria Elena Domi	nguez-Ceballo	Document s	Page 11 of 42 Case number (i	f known)
4.					cles, other vehicles, and accessories owmobiles, motorcycle accessories	?s
	■ No					
	☐ Yes					
5					om Part 2, including any entries for	
P	art 3: Des	scribe Your Personal and	d Household Items			
D	o you ow	n or have any legal o	r equitable intere	st in any of the follow	ing items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6.	Example ■ No	old goods and furnishes: Major appliances, fu		ina, kitchenware		
7						
1.	•				ment; computers, printers, scanners;	music collections; electronic devices
	□ No ■ Yes	Describe				
	<b>—</b> 103.					****
		Ninj	a blender bouç	ght a year ago		\$200.00
8.		oles of value es: Antiques and figurin other collections, m			oks, pictures, or other art objects; stan	np, coin, or baseball card collections;
	_	Describe				
9.		ent for sports and holes: Sports, photographi musical instruments	c, exercise, and o	ther hobby equipment;	picycles, pool tables, golf clubs, skis;	canoes and kayaks; carpentry tools;
		Describe				
10	). Firearn	าร				
	_Examp		guns, ammunition	, and related equipment		
	■ No □ Yes.	Describe				
11	. Clothes Examp		furs, leather coats	, designer wear, shoes,	accessories	
	Yes.	Describe				
		clot	hes used on th	e daily basis		\$120.00
12	E. <b>Jewelr</b> y Examp ■ No		costume jewelry,	engagement rings, wed	ding rings, heirloom jewelry, watches,	gems, gold, silver
		Describe				
13		rm animals des: Dogs, cats, birds, l	norses			
	■ No	Describe				
	பரes.	Describe				

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Debtor 1	Maria Elena D	Ominguez-Ceballos	ocument	Page 12 of 42 Case number (if know	wn)
14. <b>Any</b> 0	other personal and	household items you did	not already list, i	ncluding any health aids you did not list	t
■ No					
☐ Yes	s. Give specific infor	mation			
15 <b>Ad</b> c	the dollar value of	all of your entries from P	art 3 including a	ny entries for pages you have attached	
		ımber here			\$320.00
	Describe Your Financia	al Assets pal or equitable interest in	any of the follow	ving?	Current value of the
Do you c	own or have any leg	al or equitable interest in	any or the follow	, ing :	portion you own?
					Do not deduct secured claims or exemptions.
16. <b>Cash</b>					
Exar		ve in your wallet, in your ho	me, in a safe dep	osit box, and on hand when you file your pe	etition
□ No	_				
■ Yes	S				
				Cash in hand	\$15.00
<b>_</b>					
	osits of money onples: Checking, sav	rings, or other financial acco	ounts; certificates	of deposit; shares in credit unions, brokera	ge houses, and other similar
		you have multiple accounts			<b>9</b> ,
□ No			Institution	name:	
■ Yes	3				
		17.1. Checking	TCF banl	k	\$23.00
			-		
18. <b>Bond</b>	ls. mutual funds. or	publicly traded stocks			
		nvestment accounts with bro	kerage firms, mo	ney market accounts	
■ No		Land Contract and Contract			
⊔ Yes	S	Institution or issuer r	name:		
		k and interests in incorpo	orated and uninc	orporated businesses, including an inte	rest in an LLC, partnership, and
Joint ■ No	venture				
_	s. Give specific infor	mation about them			
	·	Name of entity:		% of ownership:	
20. <b>Gove</b>	ernment and corpor	ate bonds and other nego	tiable and non-n	egotiable instruments	
Nego	otiable instruments ir	nclude personal checks, cas	hiers' checks, pro	missory notes, and money orders.	
■ No	negotiable instrumer	ns are those you cannot trai	nsier to someone	by signing or delivering them.	
	s. Give specific inforr	nation about them			
		Issuer name:			
21 Retir	ement or pension a	ccounts			
	•		03(b), thrift saving	gs accounts, or other pension or profit-shari	ing plans
■ No					
☐ Yes	s. List each account	separately. Type of account:	Institution	namo:	
		•	msutation	iame.	
	rity deposits and proceed		that you may con	ntinue service or use from a company	
				ectric, gas, water), telecommunications com	panies, or others
■ No			La arresta	and the distributed	
☐ Yes	5		Institution	name or individual:	
23. <b>Annu</b>	ities (A contract for	a periodic payment of mone	y to you, either fo	or life or for a number of years)	
■ No					
		er name and description.	Cabadal A/5	Draw aut.	_
Official Fo	orm 106A/B		Schedule A/B: I	гюрепу	page 3

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Case number (if known) Document Debtor 1 Maria Elena Dominguez-Ceballos 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Beneficiary: Surrender or refund Company name: value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. Nο

☐ Yes. Give specific information..

#### 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

■ No

☐ Yes. Describe each claim.......

### 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

■ No

☐ Yes. Describe each claim.......

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Case number (if known) Document Maria Elena Dominguez-Ceballos Debtor 1 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$38.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. Part 6 If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 ...... \$0.00 Part 2: Total vehicles, line 5 \$0.00 57. Part 3: Total personal and household items, line 15 \$320.00 Part 4: Total financial assets, line 36 \$38.00 Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00

Official Form 106A/B Schedule A/B: Property page 5

Copy personal property total

\$358.00

Total personal property. Add lines 56 through 61...

Total of all property on Schedule A/B. Add line 55 + line 62

\$358.00

\$358.00

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Fill in this information to identify your case:						
Debtor 1	Maria Elena Dom	inguez-Ceballos				
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)						

### Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption	
	Copy the value from Check only one box for each exemption. Schedule A/B				
1997 Ford F150 200000 miles Value per Kelly Blue Book in a fair condition if sold to a private party \$1081.00 vehicle belongs to her son but it is under her name. Line from <i>Schedule A/B</i> : 3.1	\$0.00		\$0.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c)	
1988 Ford 350 2500000 miles Price Per NADA GUIDES Average	\$0.00		\$0.00	735 ILCS 5/12-1001(c)	
retail for this vehicle is \$4,125.00. Vehicle belongs to son but is undemothers name.  Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit		
Ninja blender bought a year ago	\$200.00		\$200.00	735 ILCS 5/12-1001(b)	
Life from Schedule AVD. 1.1			100% of fair market value, up to any applicable statutory limit		
clothes used on the daily basis	\$120.00		\$120.00	735 ILCS 5/12-1001(a)	
Line nom ochequie AVD. 11.1			100% of fair market value, up to any applicable statutory limit		

Case 17-29356 Doc 1 Filed 09/29/17 Entered 09/29/17 17:08:12 Desc Main Document Page 16 of 42 Case number (if known) Maria Elena Dominguez-Ceballos Debtor 1 Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption. Schedule A/B Cash in hand 735 ILCS 5/12-1001(b) \$15.00 \$15.00 Line from Schedule A/B: 16.1 100% of fair market value, up to any applicable statutory limit Checking: TCF bank 735 ILCS 5/12-1001(b) \$23.00 \$23.00 Line from Schedule A/B: 17.1 100% of fair market value, up to any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

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Fill in this information to identify your case:					
Debtor 1	Maria Elena Dom	inguez-Ceballos			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number					☐ Check if this is an
(ii kilowii)					Check if this is an amended filing

### Official Form 106D

### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

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Check if this is an amended filing  12/15  S with NONPRIORITY claims. List the other party to						
amended filing						
amended filing						
amended filing						
amended filing						
amended filing						
amended filing						
amended filing						
12/15						
with NONPRIORITY claims. List the other party to						
dule A/B: Property (Official Form 106A/B) and on partially secured claims that are listed in fill it out, number the entries in the boxes on the t. On the top of any additional pages, write your						
_						
If a creditor has more than one nonpriority     onot list claims already included in Part 1. If more     nsecured claims fill out the Continuation Page of						
Total claim						
\$1,509.00						
6 Last Active						
pply						
☐ At least one of the debtors and another  Type of NONPRIORITY unsecured claim: ☐ Student loans						
or divorce that you did not						
or divorce that you did not						
,						

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Page 19 of 42 Case number (if know) Document Debtor 1 Maria Elena Dominguez-Ceballos 4.2 \$12,939.35 Yudkin Rich c/o State Farm Ins. Co Last 4 digits of account number 0349 Nonpriority Creditor's Name 860 North Point Blvd When was the debt incurred? Waukegan, IL 60085 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney for vehicular accident. ☐ Yes Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Jason Patel** Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 4100 S. County Farm Ste 2000 ■ Part 2: Creditors with Nonpriority Unsecured Claims Wheaton, IL 60187 Last 4 digits of account number 0349 Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	6f.	Student loans	6f.	\$	Total Claim
Total claims				·	
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	14,448.35
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	14,448.35

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Fill in this information to identify your case:					
Debtor 1	Maria Elena Dom	inguez-Ceballos			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					☐ Check if this is an amended filing

### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the c	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3	<u> </u>		<u> </u>		
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4	0.1.5		0.0.0	2.1. 0000	
2.4	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	- ity		Cidio		

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		DUGUITIE	ui Pauezio	11 4/	
Fill in this	information to identify your				
Debtor 1	Maria Elena Dom	inguez-Ceballos			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	ner				
(if known)					Check if this is an amended filing
Official	Form 106H				
	ule H: Your Cod	ebtors			12/15
1. Do y  No Yes  2. With Arizon:	nd number the entries in the and case number (if known)	boxes on the left. Attack. Answer every question you are filing a joint case, a lived in a community provided in a community provided in the lived in a community provided in the lived in a community provided in a community provided in the lived in a community provided in the lived in a community provided in a community provided in the lived in a community provided in the lived in a community provided in the lived in t	n the Additional Page to  do not list either spouse  operty state or territor erto Rico, Texas, Wash	o this page. On the top of as a codebtor.  y? (Community property st	ded, copy the Additional Page, fany Additional Pages, write and Additional Pages, write fates and territories include
in line Form	2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed the o	rith you. List the person shown creditor on Schedule D (Official hedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Zl	P Code		Column 2: The credit Check all schedules the	or to whom you owe the debt hat apply:
-	Name  Number Street City	State	ZIP Code	☐ Schedule D, line☐ Schedule E/F, line☐ Schedule G, line☐	
3.2	Name			_ ☐ Schedule D, line	
·				☐ Schedule E/F, line☐ Schedule G, line	
7	Number Street			_	
(	City	State	ZIP Code		

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Fill	in this information to identify your ca									
Del	otor 1 Maria Elena	Dominguez-Ceballos	<b>S</b>		-					
	otor 2 ouse, if filing)				-					
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS		_					
Cas	se number					Check if t	this is:			
(If kr	nown)		-			☐ An an	mende	d filing		
									g postpetition ollowing date:	
$\bigcirc$	fficial Form 106I								mowning date.	
	chedule I: Your Inc	<b>.</b>				MM /	DD/ Y	YYY		12/15
sup spo atta	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form.  The describe Employment	are married and not filing w	ng jointly, and your s ith you, do not includ	spouse is de inform	living ation	ı with you about yoι	ı, inclu ur spo	ude inforn use. If mo	nation about ore space is	t your needed,
1.	Fill in your employment									
	information.		Debtor 1						iling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	☐ Employed  ■ Not employed				Emplo Not er	oyed mployed		
	employers.	Occupation								
	Include part-time, seasonal, or self-employed work.	Employer's name								
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here?				_			
Par	t 2: Give Details About Mor	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to re	eport for a	ıny line	, write \$0	in the	space. Inc	clude your no	n-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	n for all er	nploye	rs for that	perso	n on the lir	nes below. If	you need
					Fo	or Debtor	1		btor 2 or ing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	C	0.00	\$	N/A	-
3.	Estimate and list monthly overt	ime pay.		3.	+\$	C	0.00	+\$	N/A	-
4	Calculate gross Income Add lin	ne 2 ± line 3		4	\$	0.0	20	\$	NI/A	

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Deb	tor 1	Maria Elena Dominguez-Ceballos	-	(	Case number (if k	nown)				
					For Debtor 1		E	or Debtor	2 0"	
					FOI DEDIOI I			on-filing s		
	Cop	y line 4 here	4.		\$	0.00	\$		N/A	
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a	١.	\$	0.00	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b			0.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	5c	:.		0.00	\$		N/A	
	5d.	Required repayments of retirement fund loans	5d	١.		0.00	\$		N/A	
	5e.	Insurance	5e	<b>.</b>	\$	0.00	\$		N/A	
	5f.	Domestic support obligations	5f.		\$	0.00	\$		N/A	
	5g.	Union dues	5g	J.		0.00	\$		N/A	
	5h.	Other deductions. Specify:	5h	1.+	\$	0.00	+ \$		N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$	0.00	\$		N/A	
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	0.00	\$		N/A	
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0.5		œ.		¢.		21/2	
	O.L.	monthly net income. Interest and dividends	8a			0.00	\$ \$		N/A	
	8b. 8c.	Family support payments that you, a non-filing spouse, or a dependent	8b	).	Φ	0.00	Ф		N/A	
	00.	regularly receive Include alimony, spousal support, child support, maintenance, divorce								
		settlement, and property settlement.	8c	:.	\$	0.00	\$		N/A	
	8d.	Unemployment compensation	8d	۱.		0.00	\$		N/A	
	8e.	Social Security	8e	<del>)</del> .	\$	0.00	\$		N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.			0.00	\$		N/A	
	8g.	Pension or retirement income	8g			0.00	\$		N/A	
	8h.	Other monthly income. Specify:	8h	1.+	\$	0.00	+ \$		N/A	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	9	\$	0.00	\$		N/A	
10.	Calc	culate monthly income. Add line 7 + line 9.	10.	\$	0.00	+ \$		N/A	= \$	0.00
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.				Ĺ		1471		0.00
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ide contributions from an unmarried partner, members of your household, your r friends or relatives.  Not include any amounts already included in lines 2-10 or amounts that are not cify:	depe				•	n Schedule	e J. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailies							\$	0.00
									Combined monthly in	
13.	Do y	ou expect an increase or decrease within the year after you file this form	?							
	_	No. Yes Explain:								
	1 1	TES EXDISIO: 1								

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Fill	in this information to identify y	our case:					
Deb	otor 1 Maria Elena	Domingu	iez-Ceballos		Che	eck if this is:	
	otor 2ouse, if filing)						wing postpetition chapter the following date:
Unit	ted States Bankruptcy Court for the	e: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Cas	se number						
(If k	nown)						
0	fficial Form 106J						
S	chedule J: Your	Exper	ises				12/15
Be	as complete and accurate a ormation. If more space is no mber (if known). Answer eve	s possible eeded, atta	If two married people ar	e filing together, b form. On the top of	oth are equ f any addit	ually responsible fo ional pages, write y	or supplying correct your name and case
	Describe Your Hous	ehold					
1.	Is this a joint case?  No. Go to line 2.						
	Yes. Does Debtor 2 live	in a separ	ate household?				
	□ No						
	☐ Yes. Debtor 2 mu	st file Offici	al Form 106J-2, Expenses	for Separate House	ehold of Del	btor 2.	
2.	Do you have dependents?	■ No					
	Do not list Debtor 1 and Debtor 2.	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state the						□ No
	dependents names.						□ Yes □ No
							☐ Yes
							□ No
							☐ Yes ☐ No
							☐ No☐ Yes
3.	Do your expenses include		No				33
	expenses of people other yourself and your depende		Yes				
Par	t 2: Estimate Your Ongo		v Evnansas				
Est	timate your expenses as of your enses as of a date after the olicable date.	our bankr	uptcy filing date unless y				
the	lude expenses paid for with value of such assistance ar ficial Form 106I.)					Your exp	enses
4.	The rental or home owners payments and any rent for the			nclude first mortgag	e 4.	\$	0.00
	If not included in line 4:						
	4a. Real estate taxes				4a.	\$	0.00
	4b. Property, homeowner				4b.		0.00
	<ul><li>4c. Home maintenance, r</li><li>4d. Homeowner's associa</li></ul>				4c. 4d.	·	0.00
5.	4d. Homeowner's associa  Additional mortgage paym			me equity loans	4a. 5.	·	0.00

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Deb	Maria Elena Dominguez-Ceballos	Jase num	ber (if known)						
6.	Utilities:								
٥.	6a. Electricity, heat, natural gas	6a.	\$	0.00					
	6b. Water, sewer, garbage collection	6b.	·	0.00					
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.		0.00					
	6d. Other. Specify:	6d.	·	0.00					
7.	Food and housekeeping supplies	- 7.	\$	0.00					
8.	Childcare and children's education costs	8.	\$	0.00					
9.	Clothing, laundry, and dry cleaning	9.	·	0.00					
-	Personal care products and services	10.	· ·	0.00					
	Medical and dental expenses	11.							
	Transportation. Include gas, maintenance, bus or train fare.	11.	Ψ	0.00					
12.	Do not include car payments.	12.	\$	0.00					
13.		13.	·	0.00					
	Charitable contributions and religious donations	14.	·	0.00					
	Insurance.	1-7.	Ψ	0.00					
15.	Do not include insurance deducted from your pay or included in lines 4 or 20.								
	15a. Life insurance	15a.	\$	0.00					
	15b. Health insurance	15b.		0.00					
	15c. Vehicle insurance	15c.	· -	0.00					
	15d. Other insurance. Specify:	15d.	·	0.00					
16	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.	100.	Ψ	0.00					
10.	Specify:	16.	\$	0.00					
17	Installment or lease payments:			0.00					
	17a. Car payments for Vehicle 1	17a.	\$	0.00					
	17b. Car payments for Vehicle 2	17b.	·	0.00					
	17c. Other. Specify:	17c.	·	0.00					
	17d. Other. Specify:	17d.	· -	0.00					
10	Your payments of alimony, maintenance, and support that you did not report as	174.	Ψ	0.00					
10.	deducted from your pay on line 5, Schedule I, Your Income (Official Form 1061).	18.	\$	0.00					
19.	Other payments you make to support others who do not live with you.		\$	0.00					
	Specify:	19.	·						
20.	Other real property expenses not included in lines 4 or 5 of this form or on Sched	-	our Income.						
	20a. Mortgages on other property	20a.		0.00					
	20b. Real estate taxes	20b.		0.00					
	20c. Property, homeowner's, or renter's insurance	20c.		0.00					
	20d. Maintenance, repair, and upkeep expenses	20d.	·	0.00					
	20e. Homeowner's association or condominium dues	20e.	·	0.00					
21		21.	·	0.00					
۷۱.	Other: Specify:		+φ	0.00					
22.	Calculate your monthly expenses								
	22a. Add lines 4 through 21.		\$	0.00					
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$						
	22c. Add line 22a and 22b. The result is your monthly expenses.		\$	0.00					
	220. Add into 220 drid 220. The foodicto your monthly expenses.			0.00					
23.	Calculate your monthly net income.								
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	0.00					
	23b. Copy your monthly expenses from line 22c above.	23b.	-\$	0.00					
	23c. Subtract your monthly expenses from your monthly income.			0.00					
	The result is your monthly net income.	23c.	\$	0.00					
٠.									
24.	Oo you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a								
	ror example, do you expect to finish paying for your car loan within the year or do you expect your modification to the terms of your mortgage?	nortgage	payment to increase or	uecrease because of a					
	■ No.								
	☐ Yes Explain here:								

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Fill in this infor	mation to identify your	case:				
Debtor 1	Maria Elena Dom	inguez-Ceballos				
	First Name	Middle Name	Last Na	ime	<del></del>	
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Na	ime	_	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number						
(if known)					☐ Check if this is an amended filing	
		n Individual				/15
obtaining mone		n connection with a bank			lse statement, concealing property, or \$250,000, or imprisonment for up to 2	
Sig	ın Below					
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help yo	ou fill out bankruptcy fo	orms?	
■ No						
☐ Yes.	Name of person				ach <i>Bankruptcy Petition Preparer's Notic</i> claration, and Signature (Official Form 11	
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and sche	edules filed with this de	eclaration and	
X /s/ Ma	ria Elena Dominguez	-Ceballos	x			
Maria	Elena Dominguez-Ce ure of Debtor 1			gnature of Debtor 2		

Date

Date September 29, 2017

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Fill	l in this i	information to identify	your case:					
De	btor 1	Maria Elena	Dominguez-C	Ceballos				
		First Name	Mic	ddle Name	Last Name			
	btor 2 ouse if, filing	g) First Name	Mic	ddle Name	Last Name			
Un	ited State	es Bankruptcy Court fo	r the: NORTH	HERN DISTRICT (	OF ILLINOIS			
1	se numb	per						eck if this is an nended filing
		Form 107 ent of Financ	ial Affairs	for Indivi	duals Filing for	Bankruptcy		4/1
info	rmation		eded, attach a s		are filing together, both this form. On the top of			
Pa	rt 1:	Give Details About Yo	ur Marital Statu	s and Where Yoเ	Lived Before			
1.	What is	s your current marital	status?					
	□ м:	arried						
	_	ot married						
2.	During	the last 3 years, have	you lived anyv	vhere other than	where you live now?			
	■ No			last Overes Dave				
		·	you lived in the	iast 3 years. Do n	ot include where you live			
	Debto	or 1 Prior Address:		Dates Debtor 1 lived there	Debtor 2 Prior	Address:		Dates Debtor 2 lived there
<b>3.</b> stat					gal equivalent in a comn vada, New Mexico, Puerto			
	■ No	o es. Make sure you fill ou	ut Schedule H: Y	our Codebtors (O	fficial Form 106H).			
Pa	rt 2	Explain the Sources of	f Your Income					
4.	Fill in the	he total amount of incon are filing a joint case and o	ne you received	from all jobs and	g a business during this all businesses, including per together, list it only once	part-time activities.	vious calend	dar years?
	⊔ Y€	es. Fill in the details.	_					
				of income that apply.	Gross income (before deductions and exclusions)	Sources of inco		Gross income (before deductions and exclusions)

Case 17-29356 Doc 1 Filed 09/29/17 Entered 09/29/17 17:08:12 Desc Main Page 28 of 42 Case number (if known) Document Maria Elena Dominguez-Ceballos Debtor 1 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an ☐ No. individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? □ No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment **Total amount** Amount you Was this payment for ... still owe paid Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο

of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for

☐ Yes. List all payments to an insider.

**Insider's Name and Address** Dates of payment Total amount Amount you Reason for this payment paid still owe

Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

Yes. List all payments to an insider

**Insider's Name and Address Dates of payment Total amount** Amount you Reason for this payment Include creditor's name paid still owe

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Debtor 1 Maria Elena Dominguez-Ceballos

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Case number (if known)

Pa	t 4: Identify Legal Actions, Repossession	s, and Foreclosures			
9.	Within 1 year before you filed for bankrupto List all such matters, including personal injury modifications, and contract disputes.				
	□ No				
	Yes. Fill in the details.				
	Case title Case number	Nature of the case	Court or agency	Status of	the case
	State Farm Ins. Co v. Maria E. Dominguez 2017-M1-010349	Civil	Richard J. Daley Center 50 W. Washington Room 602 Chicago, IL 60602	■ Pendi □ On ap □ Concl	peal
10.	Within 1 year before you filed for bankrupto Check all that apply and fill in the details below  ■ No. Go to line 11.  □ Yes. Fill in the information below.		erty repossessed, foreclosed,	garnished, attach	ned, seized, or levied?
	Creditor Name and Address	Describe the Property		Date	Value of the
		Explain what happened			property
12.	■ No □ Yes. Fill in the details.  Creditor Name and Address  Within 1 year before you filed for bankrupto court-appointed receiver, a custodian, or an No			Date action was taken ssignee for the be	Amount enefit of creditors, a
	☐ Yes				
Pa	+ 5. List Cortain Cifts and Contributions				
	t 5: List Certain Gifts and Contributions				
13.	Within 2 years before you filed for bankrupt ■ No □ Yes. Fill in the details for each gift.	cy, did you give any gifts	s with a total value of more th	an \$600 per perso	on?
	Gifts with a total value of more than \$600 per person	Describe the gifts		Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:				
14.	Within 2 years before you filed for bankrupt  ■ No  □ Yes. Fill in the details for each gift or cont		s or contributions with a total	value of more tha	an \$600 to any charity?
	Gifts or contributions to charities that tota more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		ı contributed	Dates you contributed	Value

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Case number (if known) Document Debtor 1 Maria Elena Dominguez-Ceballos

Par	t 6: List Certain Losses					
15.	Within 1 year before you filed for bankrup or gambling?	tcy or	since you filed for bankruptcy, did y	ou lose anyt	hing because of the	it, fire, other disaster,
	■ No					
	☐ Yes. Fill in the details.					
	Describe the property you lost and	Descri	ibe any insurance coverage for the lo	ss	Date of your	Value of property
	how the loce ecourred		e the amount that insurance has paid. L		loss	lost
	i	nsurar	nce claims on line 33 of Schedule A/B:	Property.		
Par	t 7: List Certain Payments or Transfers					
16.	Within 1 year before you filed for bankrupt consulted about seeking bankruptcy or princlude any attorneys, bankruptcy petition pre	repariı	ng a bankruptcy petition?			rty to anyone you
	□ No					
	Yes. Fill in the details.					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	ou	Description and value of any proper transferred	erty	Date payment or transfer was made	Amount of payment
	The Law Office of Ivan A. Rueda 1217 N. Milwaukee Ave., 2nd Fl. Chicago, IL 60642 iar321@hotmail.com Daughter		Attorney Fees		07/2017	\$1,200.00
17.	Within 1 year before you filed for bankrupt promised to help you deal with your credit Do not include any payment or transfer that y	tors o	r to make payments to your creditors		or transfer any prope	rty to anyone who
	Yes. Fill in the details.					
	Person Who Was Paid Address		Description and value of any prope transferred	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankrup transferred in the ordinary course of your Include both outright transfers and transfers rinclude gifts and transfers that you have alreading No  Yes. Fill in the details.	<b>busin</b> made a	ness or financial affairs? as security (such as the granting of a se			
	Person Who Received Transfer		Description and value of	Describe a	any property or	Date transfer was
	Address		property transferred		received or debts	made
	Person's relationship to you			paid in ex	change	
19.	Within 10 years before you filed for bankru beneficiary? (These are often called asset-p			elf-settled tru	ıst or similar device	of which you are a
	Yes. Fill in the details.					
	Name of trust		Description and value of the prope	erty transferr	ed	Date Transfer was made

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Debtor 1 Maria Elena Dominguez-Ceballos

Pai	t 8:	List of Certain Financial Accounts, In	nstrum	ents. Safe Depos	it Boxes, and S	torage Unit	ts	
20.	With sold	hin 1 year before you filed for bankruptod, moved, or transferred? ude checking, savings, money market, ses, pension funds, cooperatives, asso	cy, we or oth	re any financial a	ccounts or inst	ruments he s of deposi	eld in your name, or for y	
		No						
		Yes. Fill in the details.						
		me of Financial Institution and dress (Number, Street, City, State and ZIP le)		t 4 digits of ount number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.		you now have, or did you have within 1 h, or other valuables?	year t	pefore you filed fo	or bankruptcy, a	ıny safe de∣	posit box or other depos	sitory for securities,
		No						
		Yes. Fill in the details.						
		me of Financial Institution dress (Number, Street, City, State and ZIP Code)		Who else had ac Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?
22.	Hav	e you stored property in a storage unit	or pla	ce other than you	ır home within 1	l year befo	re you filed for bankrupt	cy?
		No						
		Yes. Fill in the details.		<b>NA</b> /L = -1 L		D"	the contents	D
		me of Storage Facility dress (Number, Street, City, State and ZIP Code)		Who else has or to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?
Pa	t 9:	Identify Property You Hold or Contro	l for S	omeone Else				
23.		you hold or control any property that so someone.	omeon	ne else owns? Inc	lude any prope	rty you bor	rowed from, are storing	for, or hold in trust
		No Yes. Fill in the details.						
	_	rner's Name dress (Number, Street, City, State and ZIP Code)		Where is the pro (Number, Street, City, Code)		Describe	the property	Value
Pa	t 10:	Give Details About Environmental In	format	tion				
For	the p	ourpose of Part 10, the following definit	ions a	pply:				
	toxi	rironmental law means any federal, static substances, wastes, or material into full titles controlling the cleanup of thes	the air	, land, soil, surfa	ce water, groun			
		means any location, facility, or propertion, operate, or utilize it, including disp			environmental	law, wheth	ner you now own, operat	e, or utilize it or used
		rardous material means anything an env ardous material, pollutant, contaminant			as a hazardous	s waste, ha	azardous substance, tox	ic substance,
Rep	ort a	II notices, releases, and proceedings th	nat you	u know about, reç	ardless of whe	n they occı	urred.	
24.	Has	any governmental unit notified you that	at you	may be liable or <b>l</b>	ootentially liable	e under or i	in violation of an enviror	nmental law?
		No Voc Fill in the details						

Name of site

Address (Number, Street, City, State and

Governmental unit

ZIP Code)

Address (Number, Street, City, State and ZIP Code)

Date of notice

Environmental law, if you

know it

Case 17-29356 Doc 1 Filed 09/29/17 Entered 09/29/17 17:08:12 Page 32 of 42 Document Case number (if known) Debtor 1 Maria Elena Dominguez-Ceballos 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Name of site Environmental law, if you Date of notice Governmental unit Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Case Title Court or agency Nature of the case Status of the Case Number Name case Address (Number, Street, City, Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Business Name** Describe the nature of the business **Employer Identification number Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Maria Elena Dominguez-Ceballos Signature of Debtor 2 Maria Elena Dominguez-Ceballos Signature of Debtor 1 Date September 29, 2017 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No

Yes
 Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
 No
 Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
 Official Form 107
 Statement of Financial Affairs for Individuals Filing for Bankruptcy

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Debtor 1 Maria Elena Dominguez-Ceballos

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Debtor 1	Maria Elena Dom			
	First Name	Middle Name	Last Name	<del></del>
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
if known)				☐ Check if this is ar amended filing

### Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

### Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	<u>_</u>
Description of	☐ Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Maria Elena Dominguez-Ceballos	Case number (if known)		
name:		☐ Retain the property and redeem it.	☐ Yes	
Descri	ption of	☐ Retain the property and enter into a Reaffirmation Agreement.		
proper	ty	☐ Retain the property and [explain]:		
securir	ng debt:		-	
Part 2:	List Your Unexpired Personal Property Lease	ne.		
For any u in the info	nexpired personal property lease that you list ormation below. Do not list real estate leases.	ed in Schedule G: Executory Contracts and Unexpired Unexpired leases are leases that are still in effect; the if the trustee does not assume it. 11 U.S.C. § 365(p)(2)	lease period has not yet ended.	
Describe	your unexpired personal property leases		Will the lease be assumed?	
Lessor's	nama:		□ Na	
	on of leased		□ No	
Property:			☐ Yes	
Lessor's	name:		□ No	
Description Property:	on of leased			
r roperty.			☐ Yes	
Lessor's			□ No	
Property:	on of leased		☐ Yes	
Lessor's			□ No	
Description Property:	on of leased		☐ Yes	
Lessor's			□ No	
Description Property:	on of leased		□ Yes	
Lessor's in Description	name: on of leased		□ No	
Property:			☐ Yes	
Lessor's	name: on of leased		□ No	
Property:			☐ Yes	
Part 3:	Sign Below			
Under pe	nalty of perjury, I declare that I have indicated that is subject to an unexpired lease.	my intention about any property of my estate that sec	ures a debt and any personal	
X /s/ i	Maria Elena Dominguez-Ceballos	X		
Mar	ria Elena Dominguez-Ceballos nature of Debtor 1	Signature of Debtor 2		
Date	September 29. 2017	Date		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-29356 Doc 1 Filed 09/29/17 Entered 09/29/17 17:08:12 Desc Main Document Page 40 of 42

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court**Northern District of Illinois

In 1	re Maria Elena Dominguez-Ceballos		Case No.	
	<del></del>	Debtor(s)	Chapter	7
	DISCLOSURE OF COMPI	ENSATION OF ATTOR	NEY FOR DE	EBTOR(S)
1.	1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services render be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,200.00
	Prior to the filing of this statement I have received	d	\$	1,200.00
	Balance Due			0.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed con	npensation with any other person u	nless they are mem	bers and associates of my law firm.
	☐ I have agreed to share the above-disclosed comper copy of the agreement, together with a list of the n			
5.	In return for the above-disclosed fee, I have agreed to	render legal service for all aspects	of the bankruptcy c	ease, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and ren</li> <li>b. Preparation and filing of any petition, schedules, st</li> <li>c. Representation of the debtor at the meeting of cred</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and applicat 522(f)(2)(A) for avoidance of liens on h</li> </ul>	atement of affairs and plan which r itors and confirmation hearing, and reduce to market value; exer ions as needed; preparation a	may be required; I any adjourned hea  mption planning;	rings thereof;
6.	By agreement with the debtor(s), the above-disclosed to Representation of the debtors in any other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of a bankruptcy proceeding.	any agreement or arrangement for p	payment to me for re	epresentation of the debtor(s) in
	September 29, 2017	/s/ Ivan Rueda		
_	Date	Ivan Rueda Signature of Attorney The Law Office of 1217 N. Milwaukee Chicago, IL 60642 773-252-9800 Fax	Ivan A. Rueda Ave., 2nd Fl. :: 773-252-9897	
		iar321@hotmail.co	)III	

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### **United States Bankruptcy Court** Northern District of Illinois

In re	Maria Elena Dominguez-Ceballos	5	Case No.	
		Debtor(s)	Chapter 7	
	VERIFICATION OF CREDITOR MATRIX			
	Number of Creditors: 3			
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.			
Date:	September 29, 2017	/s/ Maria Elena Dominguez-Ceb Maria Elena Dominguez-Ceballe Signature of Debtor		

Hy Cite/royal Prestige 333 Holtzman Rd Madison, WI 53713

Jason Patel 4100 S. County Farm Ste 2000 Wheaton, IL 60187

Yudkin Rich c/o State Farm Ins. Co 860 North Point Blvd Waukegan, IL 60085